



## CHALLENGES OF SOCIAL HOUSING DELIVERY IN NIGERIA: THE CASE OF PORT HARCOURT MUNICIPALITY

Eyenghe Tari\*<sup>1</sup> and Enwin Anthony<sup>2</sup>

<sup>1</sup>Department of Urban and Regional Planning, Rivers State University, Port Harcourt.

<sup>2</sup>Department of Architecture, Rivers State University, Port Harcourt, Nigeria.

Article Received on 22/09/2018

Article Revised on 11/10/2018

Article Accepted on 01/11/2018

### \*Corresponding Author

Eyenghe Tari

Department of Urban and Regional Planning, Rivers State University, Port Harcourt.

### ABSTRACT

Social housing provision is important in the development and growth of urban areas because it houses the most vulnerable population in need of accommodation. The study focuses on the challenges of providing social housing in urban areas in Nigeria using Port Harcourt municipality as the case study. The main aim of the study is to assess

and evaluate the challenges confronting government and low-income earners in the social housing delivery in Port Harcourt municipality. The objectives of the study are: to identify existing social housing schemes and policies in the municipality; identify and examine the challenges and suggest workable and efficient solution to the delivery of social housing in Port Harcourt municipality. The study adopted purposive sample technique and key informant method for collection of both primary and secondary data. The study identified and listed five (5) locations where social housing projects have been developed in the study area and purposely selected six (6) housing estates namely; Aggrey Housing Estate, Ndoki Housing Estate (PH Township), Khana Street Housing Estate (D/Line), Benin-Uyo Street Housing Estate (Mile 1 Diobu), Elekahia Housing Estate (Elekahia) and Abuloma Housing Estate Phase 1 (Abuloma) for sampling and 85 respondents (household heads) were randomly selected for sampling. Empirically, the study found that a total of 865 housing units have been provided between 1988-2018 and most of the occupants are not within the low-income earners category as defined by the National Housing Policy (2012) which has further compounded the housing problems of the aforementioned group. The study also found that government is the sole provider of social housing in the study area and funding has become a

major problem which has prompts the development of slums and squatters in waterfront communities within the study area. However, to improve social housing delivery in the study area, the study recommended that government should establish a special Social Housing Fund (SHF) to provide social housing for low-income earners, upgrading slums and squatters, design a social housing framework/road map and encourage Public Private Partnership (PPP) model to support government efforts in the provision of social housing in Port Harcourt municipality.

**KEYWORDS:** Social Housing, Challenges, Social Housing Provision and Delivery, National Housing Policy.

## INTRODUCTION

Shelter is the second basic need to man after food, in his hierarchy of needs and in a town planning scheme it is desirable and accomplished with various means and measures (Rangwala, Rangwala and Rangwala, 2009). This important need of man has been grossly inadequate in term of provision and this has led to about one-third and two-third of the population especially in the developing countries to be living in substandard housing and poorly planned neighbourhoods and urban communities (Fellman, Getis, Getis & Malinowski, 2005). Cities such as Dar es Salaam, Alexandria, Ouagadougou, Mexico City, Nairobi, Mumbai, Karachi, Bangkok, Lagos, and Sao Paulo all display high percentages of informal housing which between 20–80 percents are found in falling in developing countries and African cities share huge percentage of these populations (Fellmann et al., 2005).

According to the report of the Presidential Committee on Urban Development and Housing, Nigeria as country having over 180 million populations and the highest in Africa suffers this deficiency in social housing provision for her teaming population (Federal Government of Nigeria (FGN), 2002). Studies have shown that several attempts has been made by various governments in Nigeria in the provision of social housing for her citizens especially in urban areas from her National Housing Policy (NHP) this has not yield much successes (Onyike, 2012). There is need to achieve productive delivery of social housing for the poor urban dwellers which constitute large amount of the population of the low-income earners groups in Nigeria (Ocholi et al., 2015).

In Port Harcourt municipality, the Rivers State Government (RSG) has made frantic efforts to the provision of social housing for her inhabitants but the efforts have not really solved the

problem of social housing delivery. The insignificant contribution of new housing units to the housing market cannot match with the housing demands due to high population growth and rural-urban migration, portraying gross inadequacy and neglect of the sector and now encourage the creation of slums and squatter settlements. This study focuses on the challenges faced by government in the provision of social housing in Port Harcourt municipality to accommodate her ever teeming population and their demands to ease the acute shortage of social housing deficit being experienced in the city especially the low-income groups.

### **Statement of the Problem**

Housing provision in urban areas has been problematic especially in the developing countries. This situation is even worst amongst the urban poor and low-income groups as they are more vulnerable to housing problems and challenges in the urban areas. In Nigeria, the provision of social housing which is normally called mass housing for the low-income earners is in deplorable state and Port Harcourt municipality shares this ordeal. The population of Port Harcourt municipality is increasing annually, considering the economic importance of the city, thereby putting pressure on housing demand.

The provision of social housing by the government is inadequate in supply to meet the urban poor and low-income earners in the Municipality. This incident has forced many inhabitants of the municipality to result to the provision of their own houses by developing on marginal lands and undeveloped open spaces within the municipality. These developments are seen in the waterfront areas of the municipality forming slums and squatters. There is urgent need to therefore identify and address the problems and challenges faced by government and beneficiaries in the provision of social housing for the majority of the urban poor and low-income groups in the municipality. This study will also proffer a sustainable and appropriate approach for the development of social housing that will meet the needs of the urban poor and low-income earners in the municipality.

### **Aim and Objectives of the Study**

The aim of the study is to assess and evaluate the challenges confronting government and low-income earners in the social housing delivery in Port Harcourt municipality.

The objectives of the study are as follows:

1. Identify social housing schemes and policies in the provision social housing by the government in Port Harcourt municipality;

2. Identify and examine the challenges in the provision of social housing in Port Harcourt municipality; and
3. Suggest workable and efficient solutions to the delivery of social housing in Port Harcourt municipality.

## LITERATURE REVIEW

### Social Housing: An Overview

Social Housing is a relatively use concept and also known as public housing or mass housing in some countries. This housing type is properties purposely developed, owned and manage by the government (local or national) of a country and sometimes in collaboration of a non-profit making organisation. The target of social housing scheme is to provide affordable housing for the low-income earners or people categorised as poor in the society whose needs are not met by the housing market to reduce the inequality existing the society (Bethnal Green, 1998; UK Government, 2018). However, to achieve this aim, the approaches to define, design and allocate social housing are different in various societies in context.

Social housing provision started from the increase in urban population as a result of the Industrial Revolution of the 19<sup>th</sup> century in large European and American cities (Bethnal Green, 1998). Many urban areas started having substandard housing conditions that is unfit for human habitation of overcrowding and poor sanitary conditions. This made many industrialists and philanthropists to provide housing for their workers and the poor in the society (Tarn, 1973). This trend has continued till day, as many urban areas are faced with provision of housing for her urban dwellers especially service workers and low-income earners and this housing question is more severe and common in developing countries where unemployment and poverty are prevalent. Statistics show that urban population is increasing more in Asia (0.88 million, Africa (0.23 million) and Latin America and the Caribbean's (0.15 million) per weekly (UN-Habitat, 2012). This increase has posed threats to the provision of adequate and affordable housing in these regions. In India for example, it was estimated that over 65 million housing units should be provided at 1986 to meet the housing demands of the population (Rangwala *et al.*, 2009). The Government of India have established a National Housing Policy in 1986 to achieve the aim of providing housing in the country to the estimated demands. At 2012 the government estimated 18.78 million housing units is needed for the Low Income Group and Economically Weaker Section. This shows an improvement from the figure of 1986 but the study also reported that 30 million homes will

be needed by 2022 from projection as many urban areas are becoming urbanised (Deloitte, 2016).

Affordable housing is a problem in many urban centres in Brazil and to solve housing problem in the country, Brazilian government launched Social Housing Program in 2009 with budget of 18 million USD for one million homes (World Bank, 2010). The programme was target at families earning between 0 and 3 times the monthly minimum wage to cater for the low-income earners and this is progressing (World Bank, 2010). Since the 1970's property development has increased in China as government has promoted commercialization of housing development to meet the demand for housing especially in urban areas (Chen & Zhang, 2004). In 2011 as the country experienced economic boom it was estimated that over 89 million apartments in urban areas are empty showing oversupply and overvalued (Glaeser, 2017). Different countries have proffered different approaches to social housing delivery based on their socio-economic statistics and peculiarities to conform to UN-Habitat guidelines towards high quality living standards.

### **Social Housing Provision: Past Efforts by Government in Nigeria**

Over the years, the government of Nigeria has made remarkable efforts in the provision of social housing for her ever teaming population. But these efforts have not met the objectives of the social housing schemes that are to house the masses who are in the category of low-income group (Etim *et al.*, 2007; Onyike, 2012). From the colonial era to the present day Nigeria many social housing policies and programmes have carried out in the country.

A historic account of government attempts can be traced back from the colonial government in early 1900s were the colonial government started providing housing for her expatriate staff and few Nigerians such as railways, marine, armed forces and police staff (Aribigbola, 2000). This effort brought about segregation of the colonial staff and their blacks counterparts which led to the Government Residential Areas (GRAs) in Nigeria.

This effort continued until the outbreak of bubonic plague in 1920s in Lagos which affected many Nigerians. This led to the establishment of the Lagos Executive Development Board (LEDB) in 1928 (Aribigbola, 2000). This was the first time the government consciously considered housing issue in the ghettos where African were living and made a deliberate intervention in public housing programme in Nigeria (Aribigbola, 2000; Waziri & Roosli, 2013). This covered layout preparation, housing construction, basic sanitation and public

health in Lagos the country capital and the regional headquarters such as Kaduna, Ibadan and Enugu (Waziri & Roosli, 2013). After then much effort was not made in the provision of social housing for the citizens of the country and this gap increased the deficit of social housing provision in the country as against the increasing population and demand for housing.

After, the independence of Nigeria in 1960, the Federal Government (FG) in 1971 established the National Council on housing which is responsible for housing. The Council comprises all state commissioners for housing in their respective states. The Council in 1972 embarked on a National Housing Programme (NHP) and setup a Federal Housing Authority (FHA) in 1973 to manage the nationwide programme on housing (Aribigbola, 2010). The NHP was beset by hurdles of some states uncooperative attitude towards the national programme. However, during this period, the FG embarked on some housing programmes across the country and about 28,500 units were developed instead of the proposed 202,000 units (Waziri & Roosli, 2013).

Thus, since the establishment of the FHA, the Authority is the only FG organ responsible for the development of housing in the country. However, 1975-1980 the FHA was able to develop some housing units in the country notably the FESTAC Town for the preparation of the First All African Festivals of Arts and Culture, Ipaja Town, the Amuwo Odofin Phase 1 Estate all in Lagos, and other low cost housing estates in 11 states capitals. This was the first time the FG reasonably took bold step to provide affordable housing for her citizens in the country on a long term mortgage repayment arrangement. During this period the Nigerian Building Society (NBS) transformed from to the Federal Mortgage Bank of Nigeria (FMBN). The function of the bank is to deliver affordable public housing to Nigerians as a primary and secondary mortgage institution (Waziri & Roosli, 2013).

Furthermore, 1980-1989 in each of the 19 states in the country, the NHP was designed to accommodate 350 medium and high income housing units by the FHA. As a policy of the government it also designed to provide for low income groups as the main target group in the country. The low income housing unit was also known as the Shagari Low Cost Housing. The government proposed 40,000 units and 2000 housing units for each states of the federation annually including Abuja, the new federal capital city. However, the target was 200,000 units between 1981-1985. The government was able to provide 47,500 units for the entire country between this period (Waziri & Roosli, 2013).

During the General Babangida regime, the FG launched the famous “Housing for All by the 2000AD”. The main aim of the government for Nigerians is to have access to affordable housing by the year 2000. The policy intend to meet the housing needs of Nigerians which was projected to 8 million and to be in line with the United Nations (UN) plan for housing by 2000 (Ogunrayewa & Madaki, 1999). The policy and programme estimated 70,000 housing units to be provide every year across the country to reduce the housing deficits which 60% was to be constructed in urban centres (Yakubu, 2004 cit. Waziri & Roosli, 2013).

Accordingly, from 2000 to date, according to Mabogunje (2004) that the government was still in illusion of saying availability of housing is not the problem of the country but affordability is the case. In this period the government established the Federal Ministry of Housing and Urban Development (FMHUD) which proposed a housing reform for the country (Waziri & Roosli, 2013). The reform proposed that the private sector should be the main actor in housing provision which the government should concentrate on providing basic infrastructure and services to aid the housing delivery. Also, the Land Use Act and the FMBN were reviewed and incentives were given to developers such as tax holiday for five years (Waziri & Roosli, 2013). Currently, the President Buhari administration through the Federal Ministry of Power, Works and Housing (FMPWH) has made policy statement to provide housing for Nigerians across the country but nothing has been done yet to implement the new policy.

This picture illustrates the efforts the government of Nigeria has made from the colonial administration to the present indigenous government. The efforts have not really resolved the social housing deficits being experienced in the country showing lack of political will and poor conceptualization of the concept sustainable social housing to address access to affordable housing to the low income in the society.

### **Methodology**

In order to obtain relevant information/data on problems and challenges of social housing delivery in Port Harcourt municipality, the study adopted various data collection, handling and analytical methods. The study employed the purposive sample technique and key informant method for data collection. These methods were used to collect both primary and secondary data. Thus, to obtain primary data government officials and beneficiaries of the provided social housing were interviewed, physical observations and photographs were also used to characterise the challenges in providing social housing in the study area. In the first

stage the study identified and listed five (5) locations where social housing has been developed in the study area. In the second stage, the study purposely selected a total of six (6) housing estates namely Aggrey Housing Estate, Ndoki Housing Estate (PH Township), Khana Street Housing Estate (D/Line), Benin-Uyo Street Housing Estate (Mile 1 Diobu), Elekahia Housing Estate (Elekahia) and Abuloma Housing Estate Phase 1 (Abuloma). In the third stage, simple random sampling technique was used to select 85 respondents (household heads) from the six selected housing estates (see Table 1). More so, key informant method was used to interview staff of the Rivers State Ministry of Housing and Rivers State Property Development Authority and other professionals/experts in the built environment such as Architects, Town Planners and Estate Valuers to seek their opinions about the subject matter. Furthermore, secondary data were collected from government Ministries, Departments and Agencies (MDAs) to profile the quantity and quality of social housing provided by the government over the years.

**Table 1: Questionnaire Distribution in the Study Area.**

S/N	Sampled Communities	No. of Questionnaires
1	Aggrey Housing Estate	20
2	Ndoki Housing Estate	20
3	Khana Street Housing Estate	10
4	Benin-Uyo Street Housing Estate	10
5	Elekahia Housing Estate	20
6	Abuloma Housing Estate Phase 1	5
	<b>Total</b>	<b>85</b>

Source: Researcher's Fieldwork, 2016

## RESULTS AND FINDINGS

### 1. Social Housing Provided in Port Harcourt Municipality and Government Policies

The study has identified some low-income housing units developed by the Rivers State Government through the Rivers State Housing Authority and the Rivers State Ministry of Lands and Housing in Port Harcourt Municipality. Table 1 show that the government has provided social housing in five (5) districts in Port Harcourt Municipality namely PH Township, D/Line, Mile I Diobu, Elekahia and Abuloma. It was revealed in Table 1 that PH Township has 6 housing estates developed by the government to house residents (both civil servants and the general public on owner occupier basis). The study revealed that a total 865 housing units have been provided with PH Township having the housing highest units (495 units).

The various erstwhile administrations in the state have embarked on some sort of grossly inadequate social housing provision, seeing it as a responsibility of the government to house her teeming population. The study also revealed in Table 2 that 56% of the occupants of the housing units provided in the study area are owner-occupier while 44% are tenants of the units. This means that some of the occupants are not the original owners of the units but are renting the apartment from other people. However, Table 3 shows the types of units provided in the study area. From the respondents 56% of the units are 2-bedroom, 32% and 12% are 1-bedroom and 3-bedroom respectively. This shows the distribution of the housing unit types that the government has provided to house the teeming population of the municipality between 1988-2018 (see Table 1 and Fig. 1). The study also found that there is no clear-cut policy on housing by the government. Housing projects were merely carried out based on the priority of a particular government in power for an intervention and not on need, housing research or a continuation of a planned housing delivery strategy.

**Table 1: Social Housing Provided in Port Harcourt Municipality and Locations.**

S/No	Locations	Year of Development	No. of Housing Units
1	<b>PH Township:</b>		
	Aggrey Housing Estate	1988-1990	119
	Ndoki Housing Estate	1986-1988	159
	Marine Base Housing Estate	1988-1990	121
	Aggrey Road Housing Estate	1990	36
	Lagos Street Govt. Qtrs.	2018	24
	Bonny-Creek Road Govt. Qtrs.	1999	36
2	<b>D/Line:</b> Khana Street Housing Estate	1992-1993	30
3	<b>Mile I Diobu:</b> Benin-Uyo Street Housing Estate	1992-1993	24
4	<b>Elekahia:</b> Elekahia Housing Estate	1986-1988	251
5	<b>Abuloma:</b> Abuloma Housing Estate Phase I	1990-1992	41
	Abuloma Housing Estate Phase II	1999	24
	<b>Total</b>		<b>865</b>

Source: RSPDA & Researchers' Field Survey, 2018

**Table 2: Ownership Status of Apartment.**

Status	No.	%
Owner-Occupier	48	56
Tenants	37	44
<b>Total</b>	<b>85</b>	<b>100</b>

Source: Researcher's Field Survey, 2018

**Table 3: Type of Apartment.**

Status	No.	%
One-Bedroom	27	32
Two-Bedroom	48	56
Three Bedroom	10	12
<b>Total</b>	<b>85</b>	<b>100</b>

Source: Researcher's Field Survey, 2018



**Fig. 1: Aggrey Road Housing Estate, Port Harcourt Municipality Source: Researcher's Field Survey, 2018.**

## 2. Challenges of Providing Social Housing in Port Harcourt

In the provision of social housing in Port Harcourt municipality, the study identifies the government as the sole provider of providing social housing in the municipality through the Rivers State Ministry of Housing and Rivers State Property Development Authority. This makes it difficult to increase the quantity of social housing units to meet the demands of the teeming population in the municipality. This scenario has created housing deficit in the municipality making people to develop substandard structures and squatters in various locations in the municipality especially at the waterfronts where cheap land is available. This deficit has made the private sector to be involved in the provision of housing to meet the housing demands of the populace. Although, the houses developed by the private sector were expensive and out of the reach of the poor population in the study area.

The study from the Table 4 show that 78% of the occupants are above the required category that fall within the low-income earners group by definition. This reflects that the target group

for social housing provision are not met considering the allocation of the units provided by the government. Hence, from Table 5 categories of occupants identified show their perceived quality of the environment of the estates in Table 5. In Table 5, from their rating 49% of the occupants' rates the estate to be bad and 8% very bad while 21% rate the estates satisfactory. This condition portrays the buildings and neighbourhood quality to be deteriorating and needs upgrading.

**Table 4: Occupation of Respondents.**

Status	No.	%
Professionals	26	30
Traders/Businessmen	14	16
Company Workers	27	32
Government Workers	10	12
Artisans	5	6
Others	3	4
<b>Total</b>	<b>85</b>	<b>100</b>

Source: Researcher's Field Survey, 2018

**Table 5: Respondents Perceived Quality of Estate.**

Status	No.	%
Very Good	5	6
Good	14	16
Satisfactory	18	21
Bad	42	49
Very Bad	6	8
<b>Total</b>	<b>85</b>	<b>100</b>

Source: Researcher's Field Survey, 2018

### 3. Other Factors Responsible for the Challenges of Provision of Social Housing in the Municipality

The study identified other factors that have impeded the provision of social housing in the municipality. Some of the challenges identified include:

1. High cost of building materials, because most of the building materials especially finishing material are imported from other countries coupled with the high inflated rate of the naira to other foreign currencies.
2. Political instability of government from changing of housing policies in the city and other sectors of the economy which are competing with housing in the state from government yearly budgetary allocation. This has affected funding of housing projects on-going in the

city especially the Rainbow Town Housing Project which is a Public Private Partnership (PPP) model.

3. Unavailability of land resources to provide the quantity of the social housing. The municipality is constrained extensive swamps and water resources such as rivers and creeks which pose difficulties and high costs for housing development requiring reclamation in most cases as the land marshy with peat (chikoko) soil which cannot naturally support sustainable housing structures. This encouraged aborigines and squatters to invade waterfront areas to develop substandard houses by filling the area with same peat soil which is unstable soil for erection of buildings. These houses erected in these areas do not meet the building codes and standards and physical planning regulations while exhibiting the substandard housing and poor quality environment (see Fig. 2).



**Fig. 2: Substandard Housing on Marginal Land in Bundu Waterfront,**

### **Port Harcourt Municipality**

**Source: Researcher's Field Survey, 2018**

### **CONCLUSION**

Provision of social housing for the low-income population in urban areas in Nigeria especially in Port Harcourt municipality should be a continuous government activity based on a comprehensive planned programme and policy. This provision is seen as a social responsibility of the government. Though, the Rivers State Government through its agencies responsible for providing housing for the teeming population of the city has not met the demands of the target group (low-income earners) which is a huge part of the workforce of

the state and efforts should be made to quickly resolve the imbalance in housing provision to this target group. The social housing programmes that have been undertaken by the government is faced with many challenges but there is need to assess and evaluate the current system and adopt a more efficient and appropriate strategy to enhance the provision of social housing that will meet the demand of the target population in the municipality.

### RECOMMENDATIONS

1. Government should identify the target groups (low-income earners) in the municipality and know their family structure before construction and allocation of social housing to reduce the housing deficit within this category of the population;
2. Special Social Housing Fund (SHF) should be provided by the government through legislative act to provide social housing in the municipality and also upgrade houses and provide facilities in slum and squatter settlements;
3. The government as a policy should draw-up a short, medium and long term social housing framework and road map for the designing, construction and implementation of social housing programme for the municipality to meet deficit and demand;
4. Public Private Partnership (PPP) platform should be arranged between the government, low-profit private sector investors and philanthropies to provide social housing since government cannot take the burden alone;
5. Marginal lands in the municipality should be reclaimed and well planned to provide social housing in the study area; and
6. Government through mortgage institutions should provide soft housing loans for low-income earners to provide their own houses to ensure security and tenure.

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